

METHOD AND APPARATUS FOR PROCESSING
FINANCIAL TRANSACTIONS

5 **ABSTRACT OF THE DISCLOSURE**

An apparatus and method for processing financial transactions include the capability to receive a first message indicating the making of a financial transaction, the message containing customer information and transaction information. The apparatus and method also include the capability to determine the validity of the customer information and to generate a second message indicating non-authorization of the financial transaction if the customer information is invalid. The apparatus and method additionally include the capability to determine whether the financial transaction involves a micro-payment if the customer information is valid and, if the financial transaction involves a micro-payment, store at least part of the transaction information and generate a third message indicating authorization of the financial transaction. The apparatus and method further include the capability to generate an authorization request if the financial transaction does not involve a micro-payment.